

**Fill in this information to identify the case:**

Debtor 1 Martha Weaver

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan

Case number 4:16-bk-31112-jda

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust, N.A.,  
as Trustee of the Bungalow Series F Trust

Court claim no. (if known): 5

Last 4 digits of any number you use to  
identify the debtor's account:

3 1 7 0

**Date of payment change:**

Must be at least 21 days after date  
of this notice

11/01/2020

**New total payment:**

\$ 896.16

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 297.54

New escrow payment: \$ 417.55

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Martha M. Weaver

First Name

Middle Name

Last Name

Case number (if known) 4:16-bk-31112-jda**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves, Esq.

Signature

Date 10/13/2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title Authorized Agent for Secured Creditor

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

949-427-2010

Email

bknotifications@ghidottigberger.com

**CERTIFICATE OF SERVICE**

On October 13, 2020, I served the foregoing document described as *Notice of Mortgage Payment Change* on the following individuals by electronic means through the Court's ECF program:

**COUNSEL(S) FOR DEBTOR(S)**

Anthony Abueita      [Abueitalaw@gmail.com](mailto:Abueitalaw@gmail.com), [abueitastaff@gmail.com](mailto:abueitastaff@gmail.com),  
[R50082@notify.bestcase.com](mailto:R50082@notify.bestcase.com)

**TRUSTEE(S) / TRUSTEE(S) COUNSEL(S)**

Carl Bekofske      [ECF@flint13.com](mailto:ECF@flint13.com), [ECFII@flint13.com](mailto:ECFII@flint13.com)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker  
Ricardo Becker

On October 13, 2020, I served the foregoing documents described as *Notice of Mortgage Payment Change* on the following individuals by depositing true copies thereof in the United States mail at North Miami Beach, Florida enclosed in a sealed envelope, with postage paid, addressed as follows:

***Debtor***  
**Martha M Weaver**  
6291 Westdale Drive  
Grand Blanc, MI 48439

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker  
Ricardo Becker

314 S Franklin St / Second Floor  
PO Box 517  
Titusville PA 16354  
800-327-7861  
814-260-4159 Fax  
www.bsifinancial.com



MARTHA M WEAVER  
6291 WESTDALE DR  
GRAND BLANC

MI 48439

YOUR LOAN NUMBER: [REDACTED]

DATE: 09/21/20

\*\*\* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS \*\*\*

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 11/20 THROUGH 10/21.

----- ANTICIPATED PAYMENTS FROM ESCROW - 11/20 THROUGH 10/21 -----  
HOMEOWNERS INS 2401.00  
TOWN 1342.41  
TOTAL PAYMENTS FROM ESCROW 3743.41  
MONTHLY PAYMENT TO ESCROW 311.95 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 11/20 THROUGH 10/21 -----  
-- ANTICIPATED PAYMENTS-- -- ESCROW BALANCE COMPARISON --  
MONTH TO ESCROW FROM ESCROW DESCRIPTION ANTICIPATED REQUIRED  
ACTUAL STARTING BALANCE 178.04 2712.95  
NOV 20 311.95 2401.00 HOMEOWNERS I ALP -1911.01 RLP 623.90  
DEC 20 311.95 -1599.06 935.85  
JAN 21 311.95 -1287.11 1247.80  
FEB 21 311.95 562.40 TOWN -1537.56 997.35  
MAR 21 311.95 -1225.61 1309.30  
APR 21 311.95 -913.66 1621.25  
MAY 21 311.95 -601.71 1933.20  
JUN 21 311.95 -289.76 2245.15  
JUL 21 311.95 22.19 2557.10  
AUG 21 311.95 334.14 2869.05  
SEP 21 311.95 780.01 TOWN -133.92 2400.99  
OCT 21 311.95 178.03 2712.94

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -2534.91.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.†



----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----	
PRINCIPAL & INTEREST	478.59
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	311.95
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	105.62
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 11/01/20 896.16  
NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 623.90.  
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 623.90.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN \* NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
08/20	319.35	09/20	319.35	10/20 319.35
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
00/00	0.00	00/00	0.00	
00/00	0.00	00/00	0.00	

Licensed as Servis One, Inc. dba BSI Financial Services.

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

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